

## A MESSAGE FROM THE ARMY SURGEON GENERAL

Fellow Soldiers,

Your careers in the Army have been a series of transitions, including personal (family, friends, education) and professional (training, PCS, leadership, promotion). During your service to the nation, your health and wellness were essential to your quality of life and duty performance. As you prepare for this change of mission into retirement, your health and wellness remains an essential component of your lives.

Statistics show, Retired Soldiers gain an average of four pounds within their first year of retirement. A little weight gain from your active-duty baseline probably will not hurt you. However, if this trend continues over the next five years, you will have gained 20 pounds. This is considered a significant amount of weight.

A comprehensive health and wellness plan is a vital component of retirement planning. All Soldiers must be aware of the health and medical procedures during and after retirement. It can seem overwhelming at times, but there is plenty of help available along the way.

In *Change of Mission*, you will develop a better understanding of the retirement process from transition briefs to scheduling physical examinations in order to minimize stress, make timely decisions, and be ready to succeed in the next chapter in your life.

Some aspects of health care delivery will differ from what you experienced as an active duty service member, such as access to military treatment facilities, annual premiums, and co-pays. Many Retired Soldiers will not live near a military treatment facility, and by law, these facilities are focused on care for currently serving Soldiers and their families. Some facilities may not have the capacity to see Retired Soldiers, so it is important to check with a facility you wish to receive care from before you retire in case you need to make alternative arrangements for civilian health care in your retirement location.

You will be introduced to topics such as Veterans Affairs (VA) disability compensation, TRICARE health plans and dental and vision insurance programs from the Federal Employees Dental and Vision Insurance Program (FEDVIP). This information will take time to digest in order to select the most advantageous program for you and your family. In *Change of Mission*, you will learn about current costs associated with the FEDVIP and TRICARE plans.

Army Medicine has been with you and your family throughout every phase of your career. We want you to be the healthy, self-aware and fully prepared Soldier for Life, confidently moving forward to your next adventure. Best wishes!

One Team, One Purpose!

Lt. Gen. Nadja Y. West  
Surgeon General of the U.S. Army and  
Commanding General, U.S. Army Medical Command



### Features

*The Retired Soldier mission* 2

*Getting your retirement physical* 5

*Performance Triad: Combatting challenges for newly-retired Soldiers* 9

### Articles

*Which is better: CRSC or CRDP?* 3

*The importance of attending an ARNG retirement planning briefing* 4

*Did you know? Uniform guidelines for Retired Soldiers* 4

*Retirement planning 101: Who to talk to* 6

*Retiring? What to know before you go* 10

*Why you should take SBP if you expect to receive VA disability compensation* 10

*Army Retiring Soldier Commendation Program* 11

*Army Reserve retired pay: Have you done your homework?* 12

*Post government employment and you* 13

*The Soldier for Life sticker* 13

*Transition to retirement: The myth of time* 16

### Regular Items

*Lessons Learned* 7

*Ask Joe: Your benefits guru* 8

## Editorial

### The Retired Soldier mission

By Mark E. Overberg, Director, Army Retirement Services

What happens when you retire and take off the uniform for the last time? Will you miss the camaraderie? The short answer is yes, you almost certainly will. Will you be cast adrift into the sea of civilians in America? Again, yes, it may feel like that. Will it all then be about the next paycheck and making or selling the next product? The short answer is no, it shouldn't be.

Retiring from the Army does not mean you will stop defending the country. It does not mean you will stop advocating for the ideal that has driven you your entire adult life. The ideal that is America requires all Americans to believe in something larger than themselves — you know this and have been living it. You are the best teacher of this ideal in your civilian community. And teach it you must if you care about the future of America. Your mission will change when you retire, but your duty to the country will not.

You already have the knowledge and skills you need for this mission. You must continue to live the Army Values that have defined you. You must not hang them up with your uniform. You must demonstrate them, often on your own — but you have proven you are a leader with personal courage.

You've successfully adapted yourself and overcome obstacles throughout your career. Learning how to exert your leadership skills in civilian organizations and neighborhood groups will be just another challenge. Your coworkers and neighbors won't be Soldiers. You won't have military authority over them, so you'll have to be persuasive, and set the example for them.

This challenge – the Retired Soldier mission – is to HIRE and INSPIRE. To help veterans get jobs. To inspire the next generation to join the military as you did. To inspire Americans to trust and support their military. This mission won't be a full time job, but it will require your constant attention, looking for opportunities to perform it.

So what kind of Retired Soldier do you want to be? You've probably heard that "retirement is a process, not an event." Part of that process is mentally preparing yourself to be that Retired Soldier, to successfully accomplish the Retired Soldier mission. Think about it. Start getting ready now.



*Change of Mission* is the Army's official newsletter for Soldiers in all three components with 17 or more years of service. *Change of Mission* educates Soldiers about the retirement process, the decisions they and their families will make leading up to and immediately after their retirements, how their benefits will change when they retire, and why the Army wants them to be active Soldiers for Life in retirement.

*Change of Mission* is published as a quarterly electronic newsletter in accordance with Army Regulation 600-8-7. Past editions are available for free downloading from <https://soldierforlife.army.mil/retirement/change-of-mission>.

Inquiries and comments about *Change of Mission* should be sent to Army Retirement Services, Attention: *Change of Mission* Editor, 251 18th Street South, Suite 210, Arlington, VA 22202-3531 or [USArmy.ChangeofMission@mail.mil](mailto:USArmy.ChangeofMission@mail.mil). Direct all other questions to the retirement services officers listed on pg. 15.

Prior to using or reprinting any portion of *Change of Mission*, please contact the editor at [USArmy.ChangeofMission@mail.mil](mailto:USArmy.ChangeofMission@mail.mil).

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Deputy Chief of Staff, G-1: Lt. Gen. Thomas C. Seamands

Director, Army Retirement Services: Mark E. Overberg

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## Which is better: CRSC or CRDP?

Which is better: Combat Related Special Compensation (CRSC) or Concurrent Retired and Disability Pay (CRDP)? That depends on your circumstances.

By law, from 1890 to 2004, Soldiers have had to waive an amount of their military retired pay equal to the amount of disability compensation they receive from the Department of Veterans Affairs (VA). In 2004, The Department of Defense implemented the new Concurrent Retired and Disability Pay (CRDP) law, which allows some Retired Soldiers to avoid this offset.

The offset means that a Soldier with a spouse and child who retires in 2019 with a 40 percent VA disability rating (\$735.73 disability compensation per month) and elects to accept the disability compensation will have their retired pay reduced, dollar for dollar, by that amount.



Retired U.S. Army Staff Sgt. Michael Kacer competes in the IF2 shot put event at the 2018 Invictus Games in Sydney, Australia. Kacer was able to complete some impressive throws which secured his silver medal in the event. Invictus Games is an international Paralympic style sporting event founded by Prince Harry for the wounded, seriously ill, or injured service members. (U.S. Army photo by Sgt. David Long)

To be clear, a 40 percent disability rating is not 40 percent of your retired pay. It is a dollar amount assigned to a 40 percent disability rating, which is then deducted (offset) from your retired pay.

Disability compensation is not taxed. Retired pay is taxed federally as well as by most states. This tax treatment makes accepting disability compensation and waiving an equal amount of retired pay advantageous to you.

On the other hand, if you retire with a disability rating of 50 percent or greater and 20 or more years of service (or you retire under the Temporary Early Retirement Authority), you are eligible to receive CRDP. Under CRDP, you receive your full retired pay and your full VA disability compensation. You do not apply for CRDP; the Defense Finance and Accounting Service (DFAS) and the VA compare your files and pay both. Because CRDP is a return to you of retired pay that would have been waived to receive disability compensation, CRDP is taxable.

The other way to receive both military retired pay and VA disability compensation is through Combat Related Special Compensation (CRSC). If you have a service-connected disability rating of at least 10 percent that is considered combat-related and are receiving retired pay, you qualify for CRSC. To be considered combat related, the injury or illness doesn't have to be just a result of armed conflict but can also result from hazardous duty, an instrumentality of war, like Agent Orange, or training for war. CRSC is administered by [U.S. Army Human Resources Command](#). You must complete an application and send in supporting documentation to receive this benefit. Finally, because CRSC is not retired pay, it is not taxable nor is it considered property in a divorce.

You may be eligible for both CRDP and CRSC, but you can only receive one. If you qualify for both but do not choose one, DFAS will award whichever benefit results in the highest pay.

To learn more about CRDP and CRSC details, criteria, eligibility and how to apply, review the federal benefits fact sheets in the [MyArmyBenefits Benefits Library](#).

**VOTE!** What retirement planning subject would you like to see explained in *Change of Mission*? We'll write about the most requested subject in a future edition. Send your vote to the [editor](#).

The most requested subject since the last edition is on page 13 of this edition:  
"Post government employment and you"

## The importance of attending an ARNG retirement planning briefing

By Chief Warrant Officer Three Marc F. Wildeman, Human Resources Technician, National Guard Bureau

Many traditional drilling Soldiers who have served for 20 or more years look forward to the day they can officially hang up their uniform. This typically means that they are transferred into the Retired Reserves and are referred to as Gray Area Retired Soldiers.

Unfortunately, many of these Soldiers are not well informed about their benefits and what they need to do once they become eligible for their retired pay. Attending a retirement planning briefing prior to transferring into the Retired Reserve will greatly enhance a Soldier's knowledge about their benefits and the steps they need to take in order to receive their retired pay.

Every Army National Guard State Headquarters has a Retirement Services Officer (RSO) who is responsible for equipping their Soldiers with knowledge on retirement programs, benefits and entitlements. Typically

this is done by providing a retirement planning briefing for every Soldier who is within 12-24 months of their expected date of separation or retirement.

The retirement planning briefing covers topics such as applying for retired pay, Reserve Component Survivor Benefit Plan, TRICARE, and Veterans Affairs benefits. It will also give light to topics like the RSO program, space available travel, post-service employment, identification cards, Servicemembers' Group Life Insurance/Veterans' Group Life Insurance, and many more.

Attending the briefing will help Soldiers and their families make fundamental life decisions. The briefing should not be considered a one time, one day event. The RSO is in place to assist

Soldiers throughout the retirement process. At the 12 month mark, these conversations should include future employment and resumes.

Retired pay is the number one topic discussed at all retirement planning briefings. One good tool that helps Soldiers calculate their retired pay is the [MyArmyBenefits retirement calculator](#).

Retirement is a process not an event. Soldiers who wait until the last minute to plan their retirement may leave the Army National Guard feeling unprepared. Soldiers should find their State RSO listed in the [MyArmyBenefits state fact sheets](#) and start preparing for the next phase of their life and how that will affect their actions and those of their family.



## Did you know? Uniform guidelines for Retired Soldiers

**Q: When can I wear my Army uniform after I retire?**

**A:** Chapter 21 of AR 670-1 says Retired Soldiers not on active duty may wear the uniform reflecting their grade and branch on the date of their retirement, or the uniform prescribed for personnel on active duty of corresponding grade and branch, when appropriate, but may not mix the two uniforms. They will wear the grade as shown on their retirement order.

Retired Soldiers not on active duty are authorized to wear the Army uniform when they:

- are instructors or responsible for military discipline at an educational institution conducting courses of instruction approved by the Armed Forces.
- while attending military funerals, memorial services, weddings, inaugurations, and other occasions of ceremony.
- Attend parades on national or state holidays, or other patriotic parades or ceremonies in which any U.S. military unit is taking part.

Uniforms for these occasions are restricted to service and dress uniforms; the combat uniform and physical fitness uniforms will not be worn. Wearing the Army uniform at any other time, or for any other purpose than stated above, is prohibited.

All persons wearing the Army uniform will wear awards, decorations, and insignia in the same manner as prescribed for active duty Soldiers. Retired Soldiers are authorized to wear the [Retired Service Identification Badge](#) to distinguish themselves from currently-serving Soldiers. (Continued on page 5)





*(Continued from page 4)*

**Q: Can I wear my medals on my civilian clothes?**

**A:** Retired personnel may wear all medals described in AR 670-1 on appropriate civilian clothing. This includes clothes designed for veteran and patriotic organizations on Veterans Day, Memorial Day, and Armed Forces Day, as well as at formal occasions of ceremony and social functions of a military nature. Personnel may wear either full-sized or miniature medals. Personnel should place the medals in approximately the same location and in the same manner as for the Army uniform.

**Q: Can I wear my PT uniform after I retire?**

**A:** Retired Soldiers are authorized to wear the physical fitness uniform with civilian attire off the installation. When wearing the complete uniform, they will wear only authorized accessories corresponding to those worn by personnel on active duty and in accordance with DA Pam 670-1.

## Getting your retirement physical

By U.S. Army Medical Command Public Affairs

FALLS CHURCH, VA. — To our prospective Soldiers for Life, thank you for your commitment to service in defense of our nation and to duty, honor, and country. The last six months before you retire, however, is the time to get your retirement physical — the Separation Health Assessment — squared away.

The Department of Defense (DoD) requires you to receive a retirement physical no more than six months and no less than one month before your retirement date or the start of transition leave (not applicable to reserve component members unless on active duty). You should contact your local medical treatment facility (MTF) for details and appointments.

In the DoD, the examination itself is called the Separation History and Physical Examination (SHPE); in the Department of Veterans Affairs (VA), they call it the Disability Exam. The Separation Health Assessment is a medical evaluation used by the DoD and VA to evaluate documents and assess your medical history, medical concerns identified during your military career and your current health status.

Here are a few quick points. You need only one exam. You may complete it at an MTF or at a VA facility. Schedule your exam between 90 and 180 days before your scheduled retirement date.

- If you're filing a VA claim, schedule it no later than 90 days before your retirement date.
- If you're taking extended transition leave, it's best to schedule the exam at a military hospital or clinic.
- If overseas or finishing a deployment, see your local MTF for guidance.

Before the exam, complete the DD Form 2807-1, "Report of Medical History".

At your exam, the examiner reviews your answers and ensures claimed contentions are addressed in the exam report. This becomes part of your record. The examiner



reviews your current health status and your complete medical history, including the DD Form 2807-1. This is to see if you need further treatment or evaluations for any medical concerns.

Results are accessible by both the DoD and VA, so even if you're not filing a VA claim now, the results are available if you decide to file a disability claim later.

You can view your health record on the TRICARE Online Patient Portal. If something is missing, contact the provider that conducted the exam or ordered the lab work to ensure it gets added. All your health records are shared with the VA.

## Retirement planning 101: who to talk to

By **Mark E. Overberg**, Director, Army Retirement Services and **Lt. Col. John K. Snyder**, Chief, Transition Assistance Policy Branch

Unlike Soldiers transitioning from the Army before reaching retirement eligibility, retiring Soldiers must attend two different sets of briefings to develop their retirement plans. These are the retirement planning briefing provided by the Soldier for Life (SFL) Retirement Services Office (RSO) and the SFL – Transition Assistance Program (SFL-TAP) course. Retiring Soldiers should plan to attend both 24 months before they retire.

### Retirement Planning Briefing

Retiring Soldiers are eligible for many benefits. They must carefully evaluate their options before making decisions about medical, dental, and vision care plus the Survivor Benefit Plan (SBP) to name a few. They may also be eligible for disability compensation from the Department of Veterans Affairs as well as Combat Related Special Compensation and Concurrent Retired and Disability Pay from the Department of Defense. In addition, they may be required to abide by laws that restrict their post-retirement employment options. Gathering and studying this information and applying these laws and policies to their personal and family situations requires extensive time.

**Army policy requires active duty Soldiers to attend the retirement planning briefing, including an SBP briefing, at least 12 months before their retirement date, or, for medical retirements, at the start of the medical retirement process.** Reserve Component Soldiers must attend a retirement planning briefing, including a Reserve Component SBP briefing between their 18th and 20th years of service. In both cases, Soldiers' spouses are strongly encouraged to attend all retirement planning sessions.



Some of the areas subject matter experts will address:

- Retired pay, cost of living adjustments, and taxes
- The [MyArmyBenefits website](#), calculators, and Help Desk
- Transition leave and permissive temporary duty
- Survivor Benefit Plan (SBP) and Reserve Component SBP
- Retirement physicals and the Integrated Disability Evaluation System
- VA disability compensation and other VA benefits
- Combat-Related Special Compensation (CRSC)
- Concurrent Retired and Disability Pay (CRDP)
- TRICARE health plans
- Medical care in military treatment facilities
- Federal Employee Dental and Vision Insurance Plans
- Veterans Group Life Insurance
- Retirement recognition
- Shipment and temporary storage of household goods

- Post-retirement ethics and employment restrictions
- Retired Identification Cards
- Recall from retirement to active duty
- Uniformed Services Former Spouse Protection Act
- Communications from the Army after retirement

### Transition Assistance Program

The Veterans Opportunity to Work (VOW) To Hire Heroes Act makes the Transition Assistance Program (TAP), an interagency workshop coordinated by Departments of Defense, Labor and Veterans Affairs, mandatory for service members moving on to civilian life to help them secure 21st Century jobs through resume writing workshops and career counseling.

Soldiers should start SFL-TAP 24 months prior to retirement. The earlier a Soldier starts, the more successful the Soldier is in the civilian sector.

- **Service members are twice as likely to get a job before leaving active duty if they start their job search six months or more before transitioning**
- **Service members that start the transition process early are 36 percent better off financially**

SFL-TAP includes multiple requirements mandated by the VOW Act and Career Readiness Standards (CRS) defined by Department of Defense instructions and Army regulations. SFL-TAP's courses can be spread out over several months to mitigate time away from work duties. However, a five-day course is available for short-notice separations.

Soldiers have the opportunity to tailor the SFL-TAP experience to their interests by attending three career tracks: entrepreneurship, education, and career technical training.

The SFL-TAP Virtual Center is available 24/7 at [www.sfl-tap.army.mil](http://www.sfl-tap.army.mil) and (800) 325-4715 for Soldiers that cannot attend a brick-and-mortar location.

- **53 percent of Army veterans indicated that their transition was more difficult than they expected, higher than any other branch of service**
- **78 percent of Army veterans said attending a TAP was extremely important, very important or important to their transition**

## LESSONS LEARNED

### Take a knee, drink water!

By Lt. Col. Jerry Wood, US Army Retired, Director, West Virginia University Center for Veteran, Military and Family Programs

The retirement ceremony is over. Your family and friends have departed. The excitement has faded and reality has set in that your Army career is rapidly coming to a close. If you've heeded the advice of preparing for retirement as a process and not an event, then you are likely ready for the next chapter.

Up to this point, you've hopefully been preparing for retirement by following multiple checklists, asking lots of questions, wondering if you done everything you need to do before you cross the proverbial line of no return, all while trying to still give 100 percent to your last assignment. What you likely haven't done is take time to mentally and emotionally prepare for the transition you are about to experience.

More than likely you are ending the only job you've ever had, and trying to find the next one. You are likely feeling the pressure of getting to work right away to take advantage of double dipping on your military pay and your new career pay while on transition leave. Obviously, it's an opportunity to get some extra cash that doesn't come around often in life. But, is the extra money worth it?

In my case, I retired after more than thirty years of active duty. Other than a few months of restaurant work as a teenager, the Army was the only life I knew. Once I made the decision to retire, I diligently followed the steps to prepare for the next chapter. Developed resumes, medical concerns addressed, records reviewed, VA claim submitted, finances in order for transition period, etc. And I did a lot of research on potential retirement locations and jobs. When it came to the last few weeks before transition leave began, I still was not sure where I was headed or what I was going to do. Although I had three decades of experience and wisdom, I still didn't know what I wanted to be when I grew up.

Thanks to a couple of years preparation, I had the ability to take some much-needed vacation. In the two-weeks prior to starting transition leave, my wife and I made the decision to do a partial Do It Yourself (DITY) move, put the remainder of our household goods in storage, and relocate back to our home state where we knew we would at least be familiar and comfortable with our surroundings. We rented a home on a short-term lease giving us maximum flexibility, so we could quickly adapt to whatever might develop. Once there, we felt confident that a door would open leading to a new career. What we didn't realize was how beneficial those decisions would be.

What we thought would be just a few weeks or a month off ended up being nearly ten months of rediscovering who we were and what was important to us. We found a part of our lives we never knew existed. We did things we always wanted to do. Most importantly, however, we RELAXED. For the first time in our lives, we had nearly zero stress...no schedule, no one telling us when or where to be, or what to do. Every decision was ours and we loved it...we were in charge and the "freedom" was wonderful. The time off afforded us a rare opportunity to reset ourselves mentally and emotionally that, in hindsight, proved to be amazingly valuable.

Taking time to not rush into the next career allowed us to "transition" from the Army mindset to the Soldier for Life mindset. We realized just how much the Army drove every facet of our lives and how much we were committed to the "mission" and the toll it took on us. The time away allowed us to truly assess what was important and find our next "purpose" that was nearly impossible to do in the chaos of the final year or two of my career.

As I prepared for retirement, I asked numerous retirees about their retirement experience. The number one thing most would change was taking more vacation in between jobs. They regretted doing their "final out" on a Friday and starting their new job the following Monday. Although they maximized their income, it came at a cost because they never had the opportunity to truly "transition".

My wife and I made the decision not to chase money, but search for quality of life. By doing so, we eliminated a lot of pressure to jump into a new job, home, and community. While it would have been nice to have the "extra" income, the mental and emotional benefit was worth every "lost" dollar. Obviously not everyone that retires can take ten months off for a multitude of reasons. However, everyone should take at least a week or two or 12 of their transition leave to "reset" before getting back to the grind. You not only owe it to your family, but you owe it to yourself. It's okay to throttle down. So...take a knee, drink water...you've earned it!



Lt. Col. Jerry Wood, US Army Retired



# MyArmyBenefits

The U.S. Army official benefits website



## Ask Joe: Your benefits guru

Dear Joe,

I'm a CW3 rotary wing aviator at Ft. Rucker, Alabama, with 20 years this month. I like what I do and was planning to stay in until I made CW4 but being offered a job as a traffic 'copter pilot in Greenville, South Carolina has made me reconsider. They will hold the job for up to a year because the incumbent isn't ready to leave. I've always heard the longer you stay the more money you make, so, my question is, what are the advantages to staying in longer?

Roll Tide

Dear Tide,

*Congratulations on what looks like an excellent second career. When you start making decisions about the trade-offs between your old and new salary, your retirement and other income and whether that military retirement is taxed in your new state, think [MyArmyBenefits](#). Using the retirement calculator, your monthly retired pay would be \$2925 if you retired this month. If you adjust the projected retirement date to January 2020, you'd receive \$3250. There are a lot of moving parts in calculating retired pay and keeping track of the differences from year to year, but the calculator takes care of all that for you. So, by staying one year longer you'd get over \$325 a month more in retirement, and in South Carolina, you will be able to exempt \$17,500 of that retired pay from state taxes – just check the [MyArmyBenefits state fact sheets](#).*

Joe

Dear Joe,

We are currently stationed in Columbia, Missouri. We want to build a retirement home in Gold Vein, Virginia. We are considering retiring next year, but I'm concerned about having to pay to ship my household goods if the house isn't ready, plus I was thinking about going to college here at Mizzou for two years. Would our moving costs be covered if we did that?

Can't Find the Answers

Dear Answer-man,

*Here is the big difference between your final move and your other PCS moves: The government will cover the cost of relocating you to your home of selection, anywhere within the contiguous United States. You must schedule your move within one year of your retirement date. If you need more than a year, you can request an extension from the local personal property office. Extensions are granted for:*

- *Medical treatment: The service member undergoing hospitalization or receiving medical treatment.*
- *Education or training: The service member is undergoing education or training.*
- *Other worthy causes: Specific hardship situations, legal or administrative proceedings that preclude the service member from moving within the time limit, unexpected events such as delay in selling/renovating/construction of a new home, or any delay necessitated as a result of retirement from the service.*

*Retired Soldiers can request annual extensions up to six years. We suggest you reach out to your local personal property office for help arranging your move. They are the authority on all policy matters. Oh, and be aware of storage costs. If you cannot secure housing or a place to deliver your household goods, you'll pay for any storage cost beyond the initial 90 days.*

Joe



# Performance Triad: combatting challenges for newly-retired Soldiers

By Army Public Health Center and Maj. Christine Bacsa, Army Public Health Nurse, Office of the Surgeon General

Many of us look forward to retirement and the opportunity to enjoy life without restrictions. As appealing as this kind of freedom may sound, newly-retired veterans are at risk for developing poor health habits and unhealthy behaviors that will impact the quality of their retirement. On average, retired Army personnel experience a four pound weight gain within their first year of retirement. It is more than likely attributed to decreased activity level upon leaving the military. Your career may no longer depend upon your weight or your physical fitness, but your quality of life will.

According to a pilot study conducted in 2017 by the Army Public Health Center, the obesity rate amongst Soldiers starts to climb during the last year of service to 38 percent and then soars to 47 percent amongst Retired Soldiers – a rate that is 10% higher than the general U.S. population. Such weight gain could affect your Body Mass Index (BMI), which is a calculation of your weight in relationship to your height and is a reliable indicator of percent body fat. Most importantly, BMI is a way to assess your disease risk based on your weight. A higher BMI can lead to serious health problems to include heart disease, diabetes, and joint pain/mobility issues like arthritis. In fact, according to the Center for Disease Control and Prevention, one in three veterans has arthritis. Whether due to traumatic

or overuse injuries endured while on active duty, arthritis is made worse and highest among veterans who are significantly overweight.

A slower metabolism is a common side effect of aging; your muscle tissue decreases while your fat tissue increases. This shift in body composition slows down your metabolism, making it easier to gain weight. As intimidating as this sounds, your BMI and your waist circumference are risk factors that you can control. Resources are available to arm you with the knowledge and skills to combat these health risks.

The reality is that poor sleep, inadequate or improper activity, and poor nutrition, singularly or in combination, have substantial negative impacts on readiness, resiliency, performance and injury rates. The Performance Triad is a health promotion initiative that integrates and synchronizes the delivery of a comprehensive strategy to improve readiness, reduce injury, and optimize performance of the Total Army by improving sleep, activity, and nutrition health behaviors. Small changes such as aiming for seven to eight hours of quality sleep each night, taking at least 10,000 steps per day, and eating at least eight

fruits or vegetables per day will have a lasting impact on your retirement years.

Army Wellness Centers (AWCs) provide industry leading services to improve the health, performance, and readiness of clients by leveraging state-of-the-

art technology delivered by highly trained professionals. AWCs provide integrated and standardized primary prevention programs and services that promote enhanced and sustained lifestyle change through behavior modification. Services are provided by health educators who specialize in health and wellness coaching. Through the AWC services, you will learn to integrate the Performance Triad and key self-monitoring tactics to help you combat the effects of aging and keep you healthy and fit during your retirement years.

Plan ahead and make smart choices now to enjoy your retirement with meaning and purpose as a Soldier for Life. If you plan to retire near an Army Wellness Center, use the free services they provide for body fat testing, fitness assessments and weight loss plans. For more help, contact your local military treatment facility and see a registered dietitian for a personalized plan.



Gen. George Patton Jr. said, "A good plan executed today is better than a perfect plan executed at some indefinite point in the future." Start your plan today, look for resources on the [Soldier for Life](#), [MilitaryOneSource](#) or the [Performance Triad](#) websites.

## Retiring? What to know, before you go

### Applying for VA benefits while still on active duty

WASHINGTON — The Department of Veterans Affairs (VA) is dedicated to ensuring beneficiaries get the benefits they have earned and deserve as quickly and accurately as possible. This means you! VA's pre-discharge program, Benefits Delivery at Discharge (BDD), is designed to enable Service members to file their claims while still in uniform and receive disability benefit decisions the day after their discharge from service. Service members with at least 90 days and no more than 180 days remaining in service are encouraged to file their VA disability compensation claim during that timeframe.

Filing a claim as close as possible to 180 days prior to discharge under the BDD program increases the VA's ability to conduct exams, gather other evidence, review medical evidence, and process ratings prior to a Service member's separation or retirement from active duty or full-time National Guard or reserve duty. To participate in BDD, the Service member must be available to attend the VA examination(s) within 45 days from the date of claim submission.

#### How to file a claim in BDD

Service members who are stationed in the United States, can file a claim online, by mail, or in person. For information on how to do that, visit the [VA's BDD website](#).

Service members who are stationed overseas, depending on

where, can start their claim at a BDD office. For information about how to file a claim overseas, visit the [VA's claim website](#).

#### Is BDD right for you?

VA encourages those who meet the time requirements to file a BDD claim. Unfortunately, as with all good things, some restrictions apply. Service members cannot use the BDD program if their claim requires special handling—even if they are on full-time active duty, with more than 90 days left of service.

Some examples include claims that need case management for a serious injury or illness, circumstances where the Service member is waiting for VA to determine the character of discharge, or the Service member did not submit copies of treatment records for the current period of service. A complete list of claims requiring "special handling" can be found on [VA's Pre-Discharge Claim webpage](#).

Service members, who do not qualify for BDD due to the time requirements, can still submit their claim prior to discharge, but it will be processed as either a Fully Developed Claim or a traditional claim after separation from active duty.

For more information on BDD and other pre-discharge programs, visit the [VA website](#).

## Why you should take SBP if you plan to receive disability compensation

By **Bill Hursh**, Army Survivor Benefit Plan Program Manager

If you are being medically retired or expect to receive Department of Veterans Affairs (VA) disability compensation after you retire, you should understand several important aspects of the Department of Defense's (DoD) Survivor Benefit Plan (SBP). Key among them is the interaction with the VA's Dependency and Indemnity Compensation (DIC).

The VA pays DIC to survivors of military members whose death is service connected. DIC is a monthly nontaxable payment of \$1319.04, which is adjusted annually for inflation. DoD pays SBP to survivors of retired military members who opt into the program at retirement and pay a portion of SBP's costs. The amount of SBP a surviving spouse receives is based on the member's retired pay. Federal law requires SBP recipients to receive one less dollar of SBP for every dollar of DIC received. SBP is taxable, but DIC is not.

#### So why take SBP if I expect to receive VA disability compensation?

The short answer is you don't know what will cause your death. Electing SBP when you expect to have a VA disability rating will ensure your spouse will receive survivor benefits if the VA determines your death was not service connected. If your death is service connected, your spouse will receive DIC plus any SBP amount that exceeds the DIC and the Special Survivor Indemnity Allowance (SSIA), which reduces the offset. Your spouse will also receive a refund of any SBP premiums you paid that were offset by DIC. Electing SBP eliminates the risk of your spouse not receiving any survivor benefits for your military service.

*(continued on page 11)*

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Let's compare four scenarios for a retired sergeant first class who received a 80 percent disability rating from the VA.

**Scenario 1.** SBP was not elected, but the Retired Soldier's death was service connected. The surviving spouse will receive a monthly DIC payment of \$1319.04.

**Scenario 2.** SBP was elected, but the Retired Soldier's death was not service connected. The surviving spouse will receive a monthly SBP payment of \$1720.

**Scenario 3.** SBP was elected, and the Retired Soldier's death was service connected. The surviving spouse will receive monthly payments of \$2038. The spouse's monthly SBP payment of \$1720 will be offset dollar for dollar by the \$1319.04 DIC payment. The surviving spouse will receive \$400.96 of the SBP that exceeds the DIC amount. Because there is an offset of SBP by DIC, the surviving spouse will also receive SSIA of \$318 per month. The spouse will also receive a refund of the member's SBP premiums that were offset by the DIC. This scenario provides the surviving spouse the most monthly compensation, \$2038, while ensuring the surviving spouse would have SBP coverage if the member's death was not service connected.

**Scenario 4.** SBP was not elected, and Retired Soldier's death was not service connected. The surviving spouse will receive \$0 compensation based on the Retired Soldier's military service.

Please contact your nearest Retirement Services Officer (RSO), listed on page 15 with any SBP or DIC questions you have.

## Army Retiring Soldier Commendation Program

WASHINGTON — The Army implemented the Army Retiring Soldier Commendation Program (ARSCP) on May 15, 2009 to uniformly recognize Soldiers of all components for their dedicated service to the nation. The ARSCP package contains a letter signed by the Secretary of the Army, the Army Chief of Staff, and the Sgt. Maj. of the Army as well as a U.S. flag, a U. S. Army Retired Lapel Button, and two Soldier for Life window stickers.

All retiring Soldiers, regardless of component, are entitled to receive recognition for their service. The presentation of the United States Flag to retiring active component service members became law on Oct. 1, 1998. Reserve Component members were added a year later. Any Soldier who completes the years of service required for retirement eligibility on or after these effective dates is entitled to receive a U.S. flag.

The presentation of the U. S. Army Retired Lapel Button to all retiring Soldiers has been Army policy since



1968. The button has been redesigned twice. The most recent version, designed in 2014 by the U.S. Army Institute of Heraldry, incorporates the Army mark inside a circle with the words, "Retired" across the top and "Soldier for Life" across the bottom.



The Soldier for Life window sticker looks like the U. S. Army Retired Lapel Button, but does not include the word "retired" in the outer ring because the logo represents the entire Soldier for Life program, which includes all Soldiers who transition from the Army, not just those who retire.

There isn't an application process for the ARSCP package, and it is not available for commercial purchase. Army Regulation 600-8-7, *Retirement Services Program*, directs each of the components' Retirement Services Officers to order the package for presentation by each retiring Soldier's chain of command or in a group retirement ceremony. U. S. Army Installation Management Command manages the overarching contract that provides packages for over 32,000 Soldier per year. The Army Reserve Readiness Division RSOs and the Army National Guard State RSOs order the packages for their components' Soldiers.

## Army Reserve retired pay: have you done your homework?

By Master Sgt. Brian Hamilton, U.S. Army Human Resources Command Public Affairs

For Soldiers serving in the Army Reserve, receiving that 20-year retirement letter can feel like winning the lottery. But did you know that just because you have that winning ticket doesn't mean you will automatically start receiving retired pay when you reach retirement eligibility age (usually age 60, unless eligible for a reduced age retirement)?

Here's a look at the top four myths about Army Reserve retired pay.

### Myth #4 – Your retired pay and TRICARE benefits start at the same time.

You may be eligible for retired pay even before your 60th birthday. However, Soldiers receiving an early nonregular retirement won't begin to receive TRICARE at the subsidized rate until their 60th birthday. Soldiers with reduced age retirements may cover the medical care gap until their 60th birthday by purchasing TRICARE Retired Reserve, which is not subsidized.

### Myth #3- Army Reserve retirement points are correct and up to date.

Retirement points are reported to the Retirement Point Accounting System, or RPAS, in one of three ways:

- Electronically from the Defense Finance and Accounting Service (DFAS)
- Electronically from the Army Institute for Professional Development for correspondence courses
- Manually by a Human Resources Command (HRC) analyst

These various retirement point inputs are not always automatic. There are several instances where an HRC analyst must manually update your retirement points. These include when you're mobilized or had prior service with other military services, such as the Marine Corps, Navy or Air Force. For additional information on annual point limits and when and how to add points manually, check the latest version of the [Army Reserve Retirement Points Information Guide](#).

### Myth #2- HRC will mail Retired Reserve Soldiers their retired pay application.

HRC's Reserve Component Retirement Branch does not mail retirement pay applications. To apply for retired pay, Retired Reserve Soldiers can download the retired pay application from the [HRC portal](#).

There, you will find a link to the Retired Pay Application and DD Form 2656 (Data for Payment of Retired Personnel). Ensure you pay special attention to the instructions and submit all applicable documents to HRC by [email](#). You may also send it via U.S. mail to:

Human Resources Command  
ATTN: TAGD (AHRC-PDP-TR)  
1600 Spearhead Division Avenue Dept. 482  
Fort Knox, KY 40122-5402

### Myth #1- Retired Soldiers will receive their first retired paycheck on their 60th birthday.

If you are eagerly awaiting a retired paycheck along with your stack of birthday cards, think again. In order to receive pay, you must apply. Applications should be submitted to HRC no earlier than nine months and no later than ninety days prior to your 60th birthday or the date you qualify for a reduced age retirement. Retired pay will normally start on the first of the month after you turn 60 or retire.

### Don't Forget!

- While you're in the Retired Reserve, keep your address and contact information up to date with HRC by [email](#), by using the [HRC Records Portal](#) or by calling the Reserve Retirement Branch at (502) 613-8950.
- To determine if you qualify for the reduced age retirement, visit [HRC's website](#). If you are eligible, [contact an Army Reserve Retirement Services Officer](#) for help in calculating your retirement date.

## Post government employment and you

By Maj. Kyle M. Meisner, Chief of Administrative Law, 8th Theater Sustainment Command, Ft. Shafter, Hawaii

As you prepare for retirement, it is important to remember many federal ethical regulations continue to apply during the job search and often, post retirement as well. Before you say "Ethics? That doesn't apply to me!" keep reading. While there are restrictions on receiving gifts from prospective employers and restrictions on who you can and cannot work for, if you get a written ethics opinion from the ethics counselor at your local Office of the Staff Judge Advocate (OSJA), this can protect you from federal prosecution if you inadvertently run afoul of the law. This protection is commonly known as "Safe Harbor."

**Seeking Employment** – Once you have started seeking employment with a prospective employer, you may not take any official action that will affect the financial interests of that prospective employer. This occurs most frequently when seeking employment with a contractor and you may have to disqualify yourself from actions in the Army related to your prospective employer.

**Gifts** – Depending on the type of post government employment you are seeking, prospective employers may offer you gifts. Gifts come in many forms and could be anything from airline tickets or lunch, to pens

or t-shirts. In general, you may accept travel expenses (meals, lodging, transportation) from a prospective employer if they are customarily provided in connection with bona fide employment discussions. The same is generally true of other company promotional items offered as part of the interview process. However, if the performance of your official duties in the Army could affect a prospective employer, you must first be disqualified from acting on those matters. Lastly, if these gifts exceed \$375, and you file a financial disclosure report (OGE 450 or OGE 278), you must include them on your report.

**Transition Leave** – In general, you may work while on transition leave, but retiring officers may not hold elected office at any level. Additionally, while you are still in government service, including on transition or separation leave or associated TDY, you are prohibited from representing another organization back to the federal government.

**After Retirement** – Believe it or not, there are federal laws restricting your employment options even

when you have retired completely. In particular, you may not work, without a waiver, for the Department of Defense if you are within 180 days of your official date of retirement. In general, you may not represent someone else to the government regarding particular matters that you worked on while in government service. These rules are much more specific as they relate to contracts and treaties. If this applies to you, consult your local OSJA.

As soon as you begin to look for post government employment, please consult your local OSJA. Many other ethical regulations may apply to your specific circumstances, and your ethics counselor will be able to advise you on these regulations and ensure you do not run afoul of federal law.



### The Soldier for Life sticker

The Soldier for Life sticker promotes the Soldier for Life mindset among Soldiers, Retired Soldiers, and veterans, uniting them in their desire to be Army advocates and demonstrate the value of a lifetime of service to the nation.

The stickers are officially known as Department of the Army Label 180 (Exterior) and 180-1 (Interior). DA Label 180 uses normal adhesive and is affixed



to the outside of windows, on books, and other appropriate surfaces. DA Label 180-1 uses electrostatic cling and is affixed to the inside of windows.

Both stickers may be ordered through unit publications officers or purchased from the Exchange and other retail businesses.

The sticker does not include the word "Retired" because it represents every Soldier for Life, including veterans who are not retired.



**2019 U.S. Army Retirement Planning Guide**

Produced by Army Retirement Services, the 2019 U.S. Army Retirement Planning Guide is available for download as a PDF from the Army Retirement Services website or in hard copy in limited quantities from Army Retirement Services Officers.



Army Echoes, the Army's official newsletter for Retired Soldiers and surviving spouses, is available at the Soldier for Life website. After you retire, it will be automatically delivered to your email address in myPay, so be sure to change that to a good commercial email address before you retire.

**DIRECTORY**

**Army Echoes:** <https://soldierforlife.army.mil/retirement/army-echoes>

**Army Echoes Blog:** <https://soldierforlife.army.mil/retirement/blog>

**Army Facebook:** <https://www.facebook.com/USArmy>

**Army Flickr:** <https://www.flickr.com/photos/soldiersmediacenter/>

**Army Retirement Services:** <https://soldierforlife.army.mil/retirement/>

**Army Twitter:** <https://twitter.com/USArmy/>

**Change of Mission:** <https://soldierforlife.army.mil/retirement/change-of-mission>

**Combat-Related Special Compensation:** (866) 281-3254 opt.4; <https://www.hrc.army.mil/content/CRSC>

**Concurrent Retired & Disability Pay:** (800) 321-1080, <https://www.dfas.mil/retiredmilitary/disability/crdp.html>

**Consumer Financial Protection Bureau:** (855) 411-2372 <https://www.consumerfinance.gov/>

**DS Logon:** <https://myaccess.dmdc.osd.mil/identitymanagement/>

**FEDVIP Dental/Vision Plans:** <https://tricare.benefeds.com/>

**HRC Education Incentives Section (GI Bill):** (888) 276-9472; <https://www.hrc.army.mil/content/GI%20Bill%20Programs>

**MyArmyBenefits:** <http://myarmybenefits.us.army.mil/>  
Help Desk: (888) 721-2769 (9 a.m. to 5 p.m. EST Monday - Friday);

**Reserve Component Retirements** (888) 276-9472 <https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements>

**RC Application for Retired Pay:** Human Resources Command; ATTN: AHRC-PDR-RCR; 1600 Spearhead Division Ave.; Dept 482; Ft Knox, KY 40122-5402; (888) 276-9472; download the application from: <https://www.hrc.army.mil/asset/13664>

**Soldier for Life on Facebook:** [www.facebook.com/CSASoldierForLife](http://www.facebook.com/CSASoldierForLife)

**Soldier for Life on Instagram:** <https://www.instagram.com/csasoldier4life>

**Soldier for Life on Twitter:** [www.twitter.com/csaSoldier4Life](http://www.twitter.com/csaSoldier4Life)

**Soldier for Life on RallyPoint:** <https://www.rallypoint.com/organizations/soldier-for-life>

**Soldier for Life on Linked In:** <https://www.linkedin.com/company/us-army-soldier-for-life/>

**Soldier for Life on YouTube:** [https://www.youtube.com/channel/UCm0DgL\\_tqKz7dm180HjSw8w](https://www.youtube.com/channel/UCm0DgL_tqKz7dm180HjSw8w)

**Soldier for Life Transition Assistance Program:** (800) 325-4715; <https://www.sfl-tap.army.mil/>

**Survivor Benefit Plan:** <https://soldierforlife.army.mil/retirement/survivor-benefit-plan>

**Uniformed Services Former Spouse Protection Act:** <https://soldierforlife.army.mil/retirement/former-spouses>

**DFAS** (800) 321-1080 (M-F, 8 a.m. to 6 p.m. EST) <http://www.dfas.mil/myPay> (888) 332-7411; <https://mypay.dfas.mil/mypay.aspx>

**TRICARE** <https://tricare.mil/>

**Health Beneficiary Counseling Assistance Coordinator:** <https://tricare.mil/bcacdcao>, or nearest military treatment facility

**TRICARE East:** (800) 444-5445; <https://www.humanamilitary.com/east/>; AL, AR, CT, DC, DE, FL, GA, IL, IA (Rock Island area), IN, KY, LA, MA, MD, ME, MI, MS, MO (St. Louis area), NC, NH, NJ, NY, OH, OK, PA, RI, SC, TN, TX (except El Paso area), VT, VA, WI, WV,

**TRICARE West:** (844) 866-9378; <https://www.tricare-west.com>; AK, AZ, CA, CO, HI, ID, IA (except Rock Island, IL area) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, TX (areas of Western Texas only), UT, WA, WY

**TRICARE Overseas:** (888) 678-1207; <http://www.tricare-overseas.com>

**US Family Health Plan:** <http://www.usfhp.com>

**Veterans Affairs (VA) Information** <http://www.va.gov>

**Benefits and Services:** (800) 827-1000 <https://benefits.va.gov/benefits/>

**GI Bill:** (888) 442-4551; <https://www.benefits.va.gov/gibill/>

**Health Care Benefits:** (877) 222-8387; <https://www.va.gov/health/>

**Insurance:** <https://www.benefits.va.gov/insurance/index.asp> SGLI/VGLI: (800) 419-1473; All other insurance: (800) 669-8477

## INSTALLATION RSOs

### ALABAMA

• **Redstone Arsenal**  
(256) 876-2022  
[usarmy.rsa.rso@mail.mil](mailto:usarmy.rsa.rso@mail.mil)

• **Ft. Rucker**  
(334) 255-9124/9739  
[usarmy.rucker.rso@mail.mil](mailto:usarmy.rucker.rso@mail.mil)

### ALASKA

• **JB Elmendorf-Richardson**  
(907) 384-3500  
[rso@richardson.army.mil](mailto:rso@richardson.army.mil)

• **Ft. Wainwright**

(907) 353-2095  
[fwars@wainwright.army.mil](mailto:fwars@wainwright.army.mil)

### ARIZONA

• **Ft. Huachuca**  
(520) 533-5733/1120  
[army.huachucarso@mail.mil](mailto:army.huachucarso@mail.mil)

### CALIFORNIA

• **Presidio of Monterey**  
(831) 242-4986  
[usarmy.pom.imcom-central.mbx.retirement-services-officer-pom@mail.mil](mailto:usarmy.pom.imcom-central.mbx.retirement-services-officer-pom@mail.mil)

• **Ft. Irwin**

(760) 380-4175  
[usarmy.irwin.imcom.mbx.dhr-transition@mail.mil](mailto:usarmy.irwin.imcom.mbx.dhr-transition@mail.mil)

### COLORADO

• **Ft. Carson**  
(719) 526-2840  
[usarmy.carson.rso@mail.mil](mailto:usarmy.carson.rso@mail.mil)

### FLORIDA

**MacDill AFB**  
(813) 828-0163  
[army.rso@us.af.mil](mailto:army.rso@us.af.mil)

### GEORGIA

• **Ft. Benning**  
(706) 545-1805/2715  
[usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil](mailto:usarmy.benning.imcom.mbx.g1hrd-rso@mail.mil)

• **Ft. Gordon**

(706) 791-2654/4774  
[usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil](mailto:usarmy.gordon.imcom.list.fg-retiree-service-office@mail.mil)

• **Ft. Stewart**

(912) 767-5013/3326  
[usarmy.stewart.rso@mail.mil](mailto:usarmy.stewart.rso@mail.mil)

### HAWAII

• **Schofield Barracks**  
(808) 655-1514  
[armyschofieldrso@mail.mil](mailto:armyschofieldrso@mail.mil)

### KANSAS

• **Ft. Leavenworth**  
(913) 684-2425  
[usarmy.leavenworth.imcom.mbx.retirements@mail.mil](mailto:usarmy.leavenworth.imcom.mbx.retirements@mail.mil)

• **Ft. Riley**

(785) 239-3320  
[usarmy.riley.rso@mail.mil](mailto:usarmy.riley.rso@mail.mil)

### KENTUCKY

• **Ft. Campbell**  
(270) 798-5280  
[usarmy.campbell.rso@mail.mil](mailto:usarmy.campbell.rso@mail.mil)

• **Ft. Knox**

(502) 624-1765  
[usarmy.knox.rso@mail.mil](mailto:usarmy.knox.rso@mail.mil)

### LOUISIANA

• **Ft. Polk**  
(337) 531-0363  
[usarmy.polk.rso@mail.mil](mailto:usarmy.polk.rso@mail.mil)

### MARYLAND

• **Aberdeen Proving Grnd**  
(410) 306-2322  
[usarmy.apgrso@mail.mil](mailto:usarmy.apgrso@mail.mil)

• **Ft. Meade**

(301) 677-9603  
[armysomeade@mail.mil](mailto:armysomeade@mail.mil)

### MISSOURI

• **Ft. Leonard Wood**  
(573) 596-0947  
[flwrso@mail.mil](mailto:flwrso@mail.mil)

### NEW JERSEY

• **JB McGuire-Dix-Lakehurst**  
(609) 562-2666  
[usarmy.dix.rso@mail.mil](mailto:usarmy.dix.rso@mail.mil)

### NEW YORK

• **Ft. Drum**  
(315) 772-6434  
[usarmy.drum.rso@mail.mil](mailto:usarmy.drum.rso@mail.mil)

• **Ft. Hamilton**

(718) 630-4552  
[usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil](mailto:usarmy.hamilton.imcom.mbx.rso-org-box@mail.mil)

• **West Point**

(845) 938-4217  
[RSO@usma.edu](mailto:RSO@usma.edu)

### NO. CAROLINA

• **Ft. Bragg**  
(910) 396-8591  
[usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil](mailto:usarmy.bragg.imcom-atlantic.mbx.bragg-rso@mail.mil)

### OKLAHOMA

• **Ft. Sill**  
(580) 442-2645  
[usarmy.sill.rso@mail.mil](mailto:usarmy.sill.rso@mail.mil)

### PENNSYLVANIA

• **Carlisle Barracks**  
(717) 245-4501  
[usarmy.carlisle.rso@mail.mil](mailto:usarmy.carlisle.rso@mail.mil)

### SO. CAROLINA

• **Ft. Jackson**  
(803) 751-6715  
[armyrsjackson@mail.mil](mailto:armyrsjackson@mail.mil)

### TEXAS

• **Ft. Bliss**  
(915) 568-6233  
[usarmy.bliss.imcom-central.mbx.rso@mail.mil](mailto:usarmy.bliss.imcom-central.mbx.rso@mail.mil)

• **Ft. Hood**

(254) 287-5210  
[army.hoodrso@mail.mil](mailto:army.hoodrso@mail.mil)

• **JB San Antonio**

(210) 221-9004  
[usafjbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil](mailto:usafjbsa.502-abw.mbx.502-fss-fsh-retirement-service-of@mail.mil)

### VIRGINIA

• **Ft. Belvoir**  
(703) 806-4551  
[usarmy.belvoir.imcom.mbx.retirement-services@mail.mil](mailto:usarmy.belvoir.imcom.mbx.retirement-services@mail.mil)

• **JB Langley-Eustis**

(757) 878-4803  
[usarmy.jble.imcom.mbx.eustis-rso@mail.mil](mailto:usarmy.jble.imcom.mbx.eustis-rso@mail.mil)

• **Ft. Lee**

(804) 734-6555/6973  
[usarmy.lee-rso@mail.mil](mailto:usarmy.lee-rso@mail.mil)

• **JB Myer-Henderson Hall**

(703) 696-5948/3689  
[usarmy.jbmyh.hsa.hrd-rso@mail.mil](mailto:usarmy.jbmyh.hsa.hrd-rso@mail.mil)

### WASHINGTON

• **JB Lewis-McChord**  
(253) 966-5884  
[usarmy.jblm.rso@mail.mil](mailto:usarmy.jblm.rso@mail.mil)

### WISCONSIN

• **Ft. McCoy**  
(800) 452-0923  
[usarmy.mccoy.imcom-central.mbx.dhr-rso@mail.mil](mailto:usarmy.mccoy.imcom-central.mbx.dhr-rso@mail.mil)

## OVERSEAS RSOs

### Belgium

032-65-32-6293/7267  
[usarmy.rsobenelux@mail.mil](mailto:usarmy.rsobenelux@mail.mil)

### Netherlands

011 32 65 32 6293  
[usarmy.rsobenelux@mail.mil](mailto:usarmy.rsobenelux@mail.mil)

### Italy

• **Vicenza**  
39-0444-61-717913  
[usarmy.rsoitaly@mail.mil](mailto:usarmy.rsoitaly@mail.mil)

### Korea

• **Camp Casey**  
0503-330-4008/3435  
[usarmy.KoreaRSO@mail.mil](mailto:usarmy.KoreaRSO@mail.mil)

• **Camp Humphreys**

0503-753-8839  
[usarmy.KoreaRSO@mail.mil](mailto:usarmy.KoreaRSO@mail.mil)

• **Daegu**

505-768-8803  
[usarmy.KoreaRSO@mail.mil](mailto:usarmy.KoreaRSO@mail.mil)

### Japan

• **Camp Zama**  
046-407-3940/3513  
[rso@zama.army.mil](mailto:rso@zama.army.mil)

• **Okinawa**

06117-44-4104/5392  
[rso@okinawa.mail.mil](mailto:rso@okinawa.mail.mil)

### Germany

• **Ansbach**  
09802-833-3296  
[usarmy.rsoansbach@mail.mil](mailto:usarmy.rsoansbach@mail.mil)

• **Baumholder**

06783-6-6945/6943  
[usarmy.rsobaumholder@mail.mil](mailto:usarmy.rsobaumholder@mail.mil)

• **Bavaria**

0631-411-7380  
[usarmy.rsobavaria@mail.mil](mailto:usarmy.rsobavaria@mail.mil)

• **Rheinland-Pfalz**

0631-411-7380  
[usarmy.rso-rp-falz@mail.mil](mailto:usarmy.rso-rp-falz@mail.mil)

• **Stuttgart**

07031-15-2698  
[usarmy.rsostuttgart@mail.mil](mailto:usarmy.rsostuttgart@mail.mil)

• **Wiesbaden**

0611-705-6296  
[usarmy.rsowiesbaden@mail.mil](mailto:usarmy.rsowiesbaden@mail.mil)

• **Puerto Rico**

• **Ft. Buchanan**  
(787) 707-2061  
[miguel.a.pontecepeda.civ@mail.mil](mailto:miguel.a.pontecepeda.civ@mail.mil)

## ARMY RESERVE RSOs

### 9th Mission Support Command

Honolulu, Hawaii  
(808)438-1600 x3114  
Area: HI, AK, Guam, America Samoa, Japan, Korea, Saipan

### 63rd Readiness Division

Mountain View, California  
(650) 526-9513/9512  
States: AR, AZ, CA, NM, NV, TX, OK

### 81st Readiness Division

Ft. Jackson, South Carolina  
(803) 751-9864/9698  
States: AL, FL, GA, KY, TN, LA, MS, NC, PR, SC

### 88th Readiness Division

Ft. McCoy, Wisconsin  
(608) 388-7448/9321  
States: IA, ID, IL, IN, CO, KS, MI, MN, MO, MT, ND, NE, OH, OR, SD, UT, WA, WI, WY

### 99th Readiness Division

JB McGuire-Dix-Lakehurst, New Jersey  
(609) 562-1696/7055  
States: CT, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VA, VT, WV & 7th MSC (Europe)

## ARMY NATIONAL GUARD RSOs

To contact an Army National Guard RSO, visit the [MyArmyBenefits Resource Locator](#). Click on the state you're interested in for the National Guard points of contact there.

## HRC RESERVE RETIREMENTS BRANCH

[HRC Reserve Retirements Branch](#) serves all Soldiers in the Retired Reserve. Phone (888) 276-9472

[Download retirement application](#) or email request to [usarmy.knox.hrc.mbx.tagd-retirement-application-request@mail.mil](mailto:usarmy.knox.hrc.mbx.tagd-retirement-application-request@mail.mil)

## Transition to retirement: The myth of time

By **Walter M. Herd**, SFL-TAP Director

As a Soldier deployed overseas, I worked with Afghan Soldiers to fight against Taliban aggression. While I taught them, they taught me too. The Afghan Soldiers once told me that while American Soldiers have all the watches, what the Adghans have is time.

I learned quickly that while we could tell the time, the environment we live in determines it. Sometimes your time for transition is determined by the calendar, while other times, it's driven by your choice or environment. When the mission ends, time becomes a big factor back home when it is time to transition back to the civilian sector.

The Army offers retiring Soldiers the ability to start the transition process 24 months prior to their retirement date, but Soldiers should start thinking about transition well before then.

It's just like Physical training (PT). You can't start training for your PT test a few weeks or a month prior. It takes months, sometimes years, to condition yourself for certain exercises. Transition



*Retirement training prepares Soldiers for well-focused futures  
Photo by Sgt. 1st Class LaTonya Kelly, 63rd Readiness Division*

is the same. You can't knock it out all in one week or think about it only a month prior. Starting early is key.

Soldiers do not always know when they

will transition back to the civilian sector because of an injury or an unplanned change; they just know they someday will. As Soldiers, transition is one of the biggest life changes in your future.

In the Army, the key is to get motivated and that's vital for preparing for transition too – motivation and drive to start transition 24 months prior to retirement and thinking about it well before then.

A U.S. Chamber of Commerce Hiring Our Heroes Foundation study states that Service members who started their job search at least six months prior to transition were twice as likely to have a job before leaving active duty. As a result, Soldiers should complete as many Soldier for Life – Transition Assistance Program (SFL-TAP) requirements as possible prior to this six-month timeframe to build the documents needed for job hunting. SFL-TAP recommends retiring Soldiers start these requirements 24 months prior to retirement.

This is just one of many statistics that shows how valuable time is, but many Soldiers mention the "myth" of having enough time. Soldiers on our social media accounts offer advice to start earlier, wishing they had done the same, and often saying they wish they had more time to prepare – the myth of assuming they'd have more time closer to retirement and after proved false.

**So, start now.** One of the mistakes I made when I was transitioning was during a networking meeting. The individual asked me what I wanted to do after I transitioned and I sat there for a few minutes, stumbling over my answer. He finally stopped me and said I needed to go home and figure out the response to that question in a clear, concise, 30-second answer.

I encourage Soldiers to stand in front of the mirror and come up with their own 30-second responses to common civilian employer questions: What do you want to do next? What can you bring to my

company? Tell me about yourself.

I did this exercise and while it may sound corny, it pays dividends down the line. The earlier you start this exercise, giving yourself time to tailor and redefine it as you go, the better.

I started thinking about transition years prior to my transition window. I encourage other Soldiers to do the same. Come up with a plan. It may change, but outline where you want to be and what you need to do to get there. My retirement became successful and much easier by doing this.

Get motivated, stay motivated, and don't let the clock beat you to your goals – don't allow your own lack of preparation time to stop you from getting your dream job prior to transition or soon after. They say time is money. The earlier you start SFL-TAP and preparing for transition, the better off you'll be financially and career-wise.

To learn more about SFL-TAP, visit [www.sfl-tap.army.mil](http://www.sfl-tap.army.mil).